

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	:	Tidwell et al.
Appl. No.	:	10/731,540
Filed	:	December 9, 2003
For	:	SYSTEMS AND METHODS FOR ASSESSING THE RISK OF A FINANCIAL TRANSACTION USING AUTHENTICATING MARKS
Examiner	:	Thien Minh Le
Group Art Unit	:	2876

RESPONSE TO OFFICE ACTION DATED JANUARY 16, 2007**Mail Stop Amendment**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action of January 16, 2007, Applicant submits the following:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Summary of Interview begins on page 9 of this paper.

Remarks/Arguments begin on page 10 of this paper.